

FILED	RECEIVED
ENTERED	SERVED ON
	COUNSEL/PARTIES OF RECORD
JUL - 6 2009	
CLERK US DISTRICT COURT	
DISTRICT OF NEVADA	
BY:	DEPUTY

Satoko Parlante
1920 Windview ct.
Reno, NV 89523

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

3:09-cv-00350

SATOKO PARLANTE,
Plaintiff

vs.

CHASE HOME FINANCE
FEDERAL NATIONAL MORTGAGE
ASSOCIATION
And DOES I through 10; Et al.,
Defendants

Case No.:

**PLAINTIFF'S INTIAL COMPLAINT
AND DEMAND FOR JURY TRIAL**

INITIAL COMPLAINT

Comes now Plaintiff Satoko Parlante with her initial complaint for damages and demand for jury trial.

JURIDICTIONAL ALLEGATIONS

1.) Plaintiff Satoko Parlante is a resident of the City of Reno, County of Washoe, State of Nevada.

2.) On information and belief Plaintiff states that Defendant Chase Home Finance is a resident of the State of Arizona

3.) Defendant Federal National Mortgage Association is a resident of the state of California.

This complaint is properly filed in the United States District Court District of Nevada based on Diversity Jurisdiction where damages suffered exceed \$75,000 and

1 plaintiff claims a total of \$100,500 in damages broken down as \$75,000 of down
2 payment as well as \$11,000 in principle reduction and an additional \$14,500 in
3 improvements totaling \$100,500 to the property known as 1920 Windview Ave Reno,
4 NV 89523 was lost due to an unnecessary foreclosure initiated by the enticement of
5 defendant Federal National Mortgage Association in conjunction with defendant Chase
6 Home Finance in violation of 15 USC section 1601.

7 In addition this court has original jurisdiction as well due to violation of the Truth
8 in Lending Act hereinafter TILA codified in 15 U.S.C. section 1601.

9 GENERAL ALLEGATIONS

- 10 1.) Defendant Chase Home Finance improperly reset the mortgage terms in 2008
11 for a loan on the property known as 1920 Windview Ct, Reno Nevada 89523
12 due to an enticement by Federal National Mortgage Association in 2008.
- 13 2.) Defendant Chase Home Finance received in excess of \$999.00 to reset
14 aforementioned mortgage from Federal National Mortgage Association in
15 2008.
- 16 3.) Defendant Federal National Mortgage Association paid Defendant Chase
17 Home Finance in excess of \$999 in 2008 to reset aforementioned mortgage on
18 1920 Windview Ct.
- 19 4.) Defendant Chase Home Finance violated the terms of 15 U.S.C. section 1601
20 because it had knowledge of Plaintiff's income of approximately \$4000 per
21 month earned by plaintiff and knew that requiring a monthly payment in
22 excess of \$4000 is egregious behavior on the part of lender.
- 23 5.) Defendant Chase Home Finance violated the terms of 15 U.S.C. section 1601
24 by failing to disclose necessary terms to the borrower and by demanding a
25

1 monthly payment that was in excess of the \$4000 per month earned by
2 plaintiff.

3 6.) Defendant Chase Home Finance improperly foreclosed upon property known
4 as 1920 Windview Ct. without proper notice as required by law.

5 7.) Defendant Chase Home Finance knew that by making the monthly payments
6 for aforementioned loan exceed the monthly income of borrower it would
7 likely end in a foreclosure and defendant Chase Home Finance knew that it
8 would be bought by defendant Federal National Mortgage Association.

9 8.) Defendant Federal National Mortgage Association bought at auction the
10 property known as 1920 Windview Ct for a price that exceeded the market
11 value of said property by more than \$100,000.00

12 9.) That the injuries sustained by Plaintiff as a result of the intentional
13 tort and civil conspiracy of Defendants were proximately caused by
14 defendants Defendant Chase Home Finance and Federal National Mortgage
15 Association, individually and Does 1 to 10 inclusively.

16 **PRIVACY STATEMENT**

17 This document does not contain any Social Security numbers of any individuals.

18 **WHEREFORE PLAINTIFF PRAYS FOR THE**

19 **FOLLOWING FOR RELIEF**

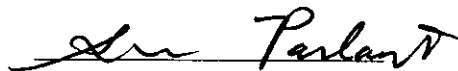
20 A. That Plaintiff Satoko Parlante be awarded appropriate compensatory damages;

21 B. That Plaintiff Satoko Parlante demands restoration of her original loan and
22 proper title to her resident with the original mortgage terms or terms which
23 this court shall set. Plaintiff demands that her compensation; which is the total
24 equivalent to the principle reduction, down payment and improvements to
25

1 1920 Windview Ct. be paid by defendants if the property is not returned to her
2 possession.

3 C. That Plaintiff Satoko Parlante be awarded such other further relief as the Court
4 deems proper. Plaintiff claims judgment against Defendants in an amount in
5 excess of \$75,000.00 in actual, compensatory, and exemplary damages
6 together with attorney's fees, court costs, and other costs as provided by law.
7

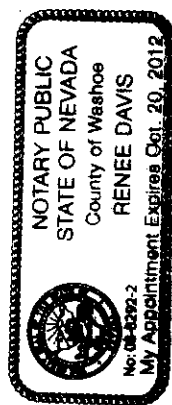
8
9 Satoko Parlante, being duly sworn, states that she knows the contents of the
10 foregoing Complaint and that she knows the contents thereof are true, except those
11 matters therein stated on information and belief, and as to those matters she believes are
12 true.

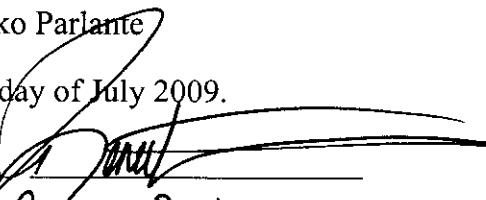
13 

14 Plaintiff

15 Satoko Parlante

16 Sworn and subscribed before me this 6th day of July 2009.



24 
25 Renee Davis

Notary Public, Washoe County,

State of Nevada

My commission Expires

Oct 20, 2012

24 If called as a witness I could and would competently testify to all of the foregoing
25 of my own personal knowledge. I declare under penalty of perjury under the laws of the

1 State of Nevada that the foregoing is true and correct and that this declaration was
2 executed on July 6, 2009 at Reno, Nevada.

3 **FOR ALL CAUSES OF ACTION**

4 A Jury trial is demanded

5 For any and all attorney's fee.

6 For costs of suit. For prejudgment interest

7 For any other relief that this court may be just and proper.

8 **DEMAND FOR A JURY TRIAL**

9 Plaintiff demands a jury trial.

10
11 Date: July 6, 2009

12 Respectfully submitted

13 /s/ Satoko Parlante

14 Plaintiff in Pro Per
15
16
17
18
19
20
21
22
23
24
25